



Helping Montana consumers make informed decisions on automobile insurance

MONTANA



2009

Automobile Insurance

Rate Comparison Guide



MONTANA STATE AUDITOR
Monica Lindeen

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



State of Montana
State Auditor's Office

Monica Lindeen
Commissioner of Insurance and Securities



Dear Montana Consumer:

I am pleased to provide you with a copy of the 2009 Automobile Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. If you any questions or need additional assistance, please feel free to contact the Policyholder Services Division by phone or through our Web site at <http://sao.mt.gov>. Our toll-free number for outside of Helena area is 1-800-332-6148 and the number in Helena is 444-2040.

Sincerely,

A handwritten signature in blue ink that reads "Monica Lindeen".

Monica Lindeen

Montana State Auditor &
Insurance Commissioner

About this guide:

This guide compares how much Montana drivers **might** pay for auto liability insurance coverage in nine different geographic areas: Billings, Butte, Bozeman, Great Falls, Helena, Kalispell, Missoula, Scobey and Thompson Falls. Sixteen of the auto liability insurance companies that write the most insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the ***Montana Consumer's Guide to Auto Insurance***.

How to use this guide:

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every six months.
- Based on three years of driving experience.
- Based on rates in effect as of January 1, 2009. If a company's rates have changed since then, these quotes may no longer be accurate. (**Please** keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that you are new to the company and not renewing an existing policy.
- Based on a standard performance vehicle.
- Based on the minimum required liability limits set by Montana law. (\$25,000 bodily injury coverage for one person, \$50,000 bodily injury coverage for two or more people and \$10,000 property damage coverage. \$25,000 bodily injury coverage for one uninsured motorist person and \$50,000 bodily injury coverage for two or more uninsured motorists is included.)
- Based on the area for which they are written.

Coverage:

State law sets MINIMUM liability requirements for auto insurance. As noted above, these limits are \$25,000 bodily injury coverage for one person, \$50,000 for coverage of bodily injury for 2 or more people, and \$10,000 property damage coverage. Liability insurance covers you against damages you cause to others if you are at fault in an accident. It does NOT protect you against your own losses.

Also, it is mandatory for the companies to offer Uninsured Motorist coverage, but you, the consumer, may reject this coverage. Consumers may want to consider higher liability limits than the state minimum, because the minimums may not cover your exposure to lawsuits.

If you own a newer car, your bank probably will require you to buy Comprehensive and Collision coverage. The state's minimum requirements do NOT include those coverages. There are also other coverages you may wish to consider that are not mandatory.

Insurers:

Not every insurer will offer you coverage because different insurers have different requirements that must be met in order to become insured. Insurers set target "markets" that help them select the types of drivers they want to insure. There are three basic markets: non-standard, standard, and preferred.

- 1) Non-standard markets (highest premiums) include drivers with less experience and numerous tickets or accidents.
- 2) The standard market is for the average driver.
- 3) The preferred market (lowest premiums) is available to low-risk drivers.

Lastly, if you have any questions or concerns regarding any type of insurance, please call our office at 1-800-332-6148. We would be more than happy to assist you.

How to use this guide:

Seven different insurance scenarios are outlined. Find the example that best matches your situation. Refer to the corresponding chart in the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

Example 1

These premiums apply to a 19-year-old who drives a 2005 Ford Escort to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle and one minor speeding citation six months ago.

If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.

Example 2

These premiums apply to a single parent household with previous insurance, age 40, whose two teenage children, ages 16 and 17 are also drivers. The 40-year-old drives a 2007 Ford Fusion Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old just received their license, has no driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The 17-year-old drives a 2005 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2003 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000.

B) The 17-year-old drives a 2005 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2003 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.

Example 3

These premiums apply to a 27-year-old with previous insurance that drives a 2008 Chrysler Sebring Sedan to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one major speeding citation one year ago.

If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.

Example 4

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance. The 30-year-old drives a 2007 Chrysler PT Cruiser to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2007 Dodge Durango (2WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Drivers have no accidents or driving citations.

B) The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.

Example 5

These premiums apply to a household with previous insurance, ages 42 and 45, whose two teenage children, ages 16 and 18, are also drivers. The 42-year-old drives a 2007 Dodge Caravan to and from work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2006 Toyota Celica to and from work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The two teenagers share the third household vehicle, a 2002 Ford Escort. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.

B) The 16-year-old drives a 2003 Ford Focus to and from school, five miles each way, five days a week. The 18-year-old drives a 2003 Chevrolet Cavalier to and from school, five miles each way, five days a week. The annual total mileage is 5,000 on each vehicle.

If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.

Example 6

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenage children are also drivers. The 48-year-old drives a 2007 Nissan XTerra 4WD to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2006 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old have valid operators licenses and drive a 1989 Ford F350, 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2003 Ford F250, 2WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) None of the drivers have accidents or driving citations.

B) The 50-year-old had an at-fault accident 2 years ago, on which the insurer paid \$20,000 to settle.

If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.

Example 7

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2008 Isuzu Ascender 5-pass 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Annual total mileage is 5,000 miles.

B) Annual total mileage is 10,000 miles.

If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.

The following pages outline the rate quotes from insurers responding to our survey. The quotes correspond to each example illustrated for nine geographic regions around Montana.

EXAMPLE 1

These premiums apply to a 19-year-old who drives a 2005 Ford Taurus to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle, and one minor speeding citation six months ago.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	618	737	586	699	599	715	682	816	586	699	658	786	593	708	460	544	658	786
Allstate Fire & Casualty Ins. Co.	388	621	350	559	312	498	466	716	395	632	371	592	404	647	252	401	371	592
Depositors Ins. Co.	618	737	586	699	599	715	682	816	586	699	658	786	593	708	460	544	658	786
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Ins. Co.	567	663	567	663	551	644	567	663	521	609	509	594	541	633	403	470	411	479
Mid-Century Ins. Co.	623	844	503	676	575	776	562	759	498	671	682	920	575	773	376	503	518	697
Mountain West Farm Bureau	1008	1224	742	897	1057	1284	994	1207	1082	1315	1007	1223	964	1170	710	857	831	1006
National Farmers Union Prop & Cas Co.	237	311	202	265	257	337	266	349	262	344	246	323	244	319	178	233	229	301
Progressive Direct Ins. Co.	611	832	480	662	585	798	611	832	590	804	576	787	568	777	442	613	524	720
Progressive Northwestern Ins. Co.	497	690	426	589	540	749	497	690	479	664	610	849	513	712	381	525	486	673
Safeco Ins. Co.	657	1387	552	1164	618	1300	641	1353	597	1257	702	1477	652	1372	481	1007	590	1236
Sentinel Ins. Co.	594	825	494	677	634	886	587	815	594	825	622	867	559	776	551	762	622	867
State Farm Fire & Casualty Ins. Co.	497	948	394	752	520	993	512	978	428	817	503	961	491	938	325	618	503	961
State Farm Mutual Auto Ins. Co.	447	-	355	-	468	-	461	-	385	-	453	-	442	-	292	-	453	-
United Services Auto Assoc.	245	304	215	267	234	290	238	296	223	278	233	289	230	285	189	234	211	262
USAA Casualty Ins. Co.	272	339	239	298	261	324	266	331	249	310	260	324	256	319	211	261	235	293

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 2

These premiums apply to a single parent household with previous insurance, age 40, whose two teenage children, ages 16 and 17 are also drivers. The 40-year-old drives a 2007 Ford Fusion Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old just received their license, has no accidents or driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The 17-year-old drives a 2005 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2003 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000.

B) The 17-year-old drives a 2005 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2003 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	1316	1316	1247	1247	1277	1277	1456	1456	1247	1247	1405	1405	1263	1263	970	970	1405	1405
Allstate Fire & Casualty Ins. Co.	1267	1267	1141	1141	1020	1020	1454	1454	1289	1289	1209	1209	1317	1317	825	825	1209	1209
Depositors Ins. Co.	1316	1316	1247	1247	1277	1277	1456	1456	1247	1247	1405	1405	1263	1263	970	970	1405	1405
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Ins. Co.	1248	1248	1248	1248	1214	1214	1248	1248	1147	1147	1120	1120	1192	1192	890	890	907	907
Mid-Century Ins. Co.	1331	1556	1105	1285	1253	1460	1227	1429	1091	1269	1493	1742	1263	1471	831	962	1135	1320
Mountain West Farm Bureau	1182	1182	877	877	1238	1238	1166	1166	1268	1268	1182	1182	1131	1131	840	840	978	978
National Farmers Union Prop. & Cas Co.	795	866	681	742	858	936	888	969	877	956	824	897	814	889	595	647	764	833
Progressive Direct Ins. Co.	2055	2055	1602	1602	1964	1964	2054	2054	1982	1982	1934	1934	1908	1908	1469	1469	1753	1753
Progressive Northwestern Ins. Co.	1893	1893	1619	1619	2051	2051	1876	1876	1816	1816	2324	2324	1946	1946	1426	1426	1832	1832
SAFECO Ins. Co.	2347	2580	1984	2181	2201	2420	2291	2518	2126	2337	2470	2716	2311	2541	1702	1871	2061	2266
Sentinel Ins. Co.	1802	1802	1462	1462	1915	1915	1771	1771	1802	1802	1878	1878	1659	1659	1639	1639	1878	1878
State Farm Fire and Casualty Co.	1194	1194	949	949	1250	1250	1233	1233	1029	1029	1209	1209	1181	1181	781	781	1209	1209
State Farm Mutual Auto Ins. Co.	1075	1075	855	855	1125	1125	1109	1109	926	926	1089	1089	1063	1063	703	703	1089	1089
United Services Auto Assoc.	969	1009	853	887	930	968	948	986	888	924	929	967	913	950	750	780	839	873
USAA Casualty Ins. Co.	1085	1129	955	994	1043	1085	1062	1105	995	1035	1043	1086	1023	1065	839	873	940	978

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 3

These premiums apply to a 27-year-old with previous insurance that drives a 2008 Chrysler Sebring Sedan to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one major speeding citation one year ago.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	267	303	255	289	260	295	290	330	255	289	281	320	258	292	211	236	281	320
Allstate Fire & Casualty Ins. Co.	175	196	159	178	142	159	200	224	178	200	168	188	182	204	116	130	168	188
Depositors Ins.Co.	267	303	255	289	260	295	290	330	255	289	281	320	258	292	211	236	281	320
Farmers Ins. Exchange	223	-	219	-	224	-	278	-	212	-	259	-	244	-	168	-	206	-
Liberty Mutual Fire Ins. Co.	244	280	244	280	237	272	244	280	224	257	219	251	233	267	175	201	179	204
Mid-Century Ins. Co.	340	549	305	468	343	533	336	521	300	462	411	635	348	536	230	350	312	481
Mountain West Farm Bureau	272	339	207	259	283	354	268	335	290	362	271	339	261	326	199	249	228	286
National Farmers Union Prop. & Cas Co.	107	129	91	111	115	140	119	146	118	143	111	135	110	134	80	98	104	126
Progressive Direct Ins. Co.	329	405	275	334	319	391	329	405	321	394	314	387	312	382	259	314	294	358
Progressive Northwestern Ins. Co.	246	324	213	278	268	352	248	326	238	313	301	397	255	335	193	250	242	317
SAFECO Ins. Co.	272	345	231	292	256	324	266	337	248	314	289	366	269	341	201	254	243	307
Sentinel Ins. Co.	303	368	262	313	318	389	300	364	303	368	313	382	288	348	284	343	313	382
State Farm Fire and Casualty Co.	232	280	186	224	243	293	240	289	201	243	235	284	230	277	154	186	235	284
State Farm Mutual Auto Ins. Co.	209	232	167	185	219	242	216	239	181	200	212	235	207	229	138	153	212	235
United Services Auto Assoc.	116	121	103	108	111	116	113	118	107	112	111	116	110	114	92	96	102	106
USAA Casualty Ins. Co.	129	134	114	119	123	129	126	131	118	124	123	128	121	127	102	106	113	117

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 4

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance. The 30-year-old drives a 2007 Chrysler PT Cruiser to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2007 Durango (2WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Drivers have no accidents or driving citations.

B) The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	335	359	321	342	326	348	363	348	321	342	351	375	323	345	265	281	351	375
Allstate Fire & Casualty Ins. Co	317	346	289	315	260	283	361	394	323	353	304	331	328	358	213	232	304	331
Depositors Ins.Co	335	359	321	342	326	348	363	348	321	342	351	375	323	345	265	281	351	375
Farmers Ins. Exchange	362	-	357	-	364	-	450	-	344	-	422	-	397	-	274	-	335	-
Liberty Mutual Fire Ins. Co.	440	476	440	476	427	462	440	476	405	438	396	428	420	455	317	343	323	348
Mid-Century Ins. Co.	713	919	592	754	665	854	652	836	582	743	797	1020	676	862	447	565	605	773
Mountain West Farm Bureau	428	470	320	359	436	490	413	464	446	501	418	470	401	451	307	345	352	395
National Farmers Union Prop & Cas Co.	231	260	197	223	248	279	256	289	251	283	238	267	235	265	172	194	221	248
Progressive Direct Ins. Co.	420	520	345	422	406	503	421	521	408	505	400	495	396	489	324	394	372	457
Progressive Northwestern Ins. Co.	403	473	346	406	439	515	407	476	390	457	497	584	416	491	311	365	396	464
SAFECO Ins. Co.	348	431	296	365	325	401	339	420	315	390	363	449	341	421	254	314	303	374
Sentinel Ins. Co.	411	476	348	400	431	501	405	469	411	476	424	492	386	445	381	440	424	492
State Farm Fire and Casualty Co.	392	434	313	347	411	455	405	448	340	376	397	439	388	430	259	287	397	439
State Farm Mutual Auto Ins. Co.	353	391	282	312	369	409	365	403	305	338	358	396	350	386	233	258	358	396
United Services Auto Assoc.	237	243	211	216	227	233	231	237	218	224	226	232	224	229	189	193	208	213
USAA Casualty Ins. Co.	263	269	234	239	252	258	256	263	242	248	251	257	248	254	209	214	230	236

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 5

These premiums apply to a household with previous insurance, ages 42 and 45, whose two teenage children, ages 16 and 18, are also drivers. The 42-year-old drives a 2007 Dodge Caravan to and from work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2006 Toyota Camry to and from work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The two teenagers share the third household vehicle, a 2002 Ford Escort. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.

B) The 16-year-old drives a 2003 Ford Escort, to and from school, five miles each way, five days a week. The 18-year-old drives a 2003 Chevrolet Cavalier to and from school, five miles each way, five days a week. The total annual mileage on each vehicle is 5,000.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	1422	1835	1348	1740	1381	1781	1575	2033	1348	1739	1520	1961	1366	1762	1047	1349	1520	1961
Allstate Fire & Casualty Ins. Co.	1510	1903	1360	1715	1214	1530	1738	2186	1537	1937	1440	1817	1573	1979	981	1236	1440	1817
Depositors Ins. Co.	1422	1835	1348	1740	1381	1781	1575	2033	1348	1739	1520	1961	1366	1762	1047	1349	1520	1961
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Ins. Co.	1570	1543	1570	1543	1526	1499	1570	1543	1442	1418	1408	1384	1499	1473	1119	1100	1141	1121
Mid-Century Ins. Co.	1578	2192	1285	1781	1461	2028	1430	1984	1269	1760	1741	2414	1470	2036	962	1332	1320	1831
Mountain West Farm Bureau	963	1531	722	1139	1007	1604	950	1511	1030	1641	963	1530	923	1466	692	1090	802	1270
National Farmers Union Prop & Cas Co.	767	1026	655	876	831	1110	860	1150	848	1136	795	1063	789	1054	576	769	740	989
Progressive Direct Ins. Co.	1912	2454	1492	1909	1828	2344	1910	2450	1844	2365	1798	2305	1776	2277	1370	1749	1633	2090
Progressive Northwestern Ins. Co.	1479	2142	1260	1823	1614	2336	1486	2149	1425	2063	1835	2653	1533	2218	1125	1624	1446	2092
SAFECO Ins. Co.	2536	3148	2142	2660	2387	2983	2478	3083	2303	2870	2690	3373	2509	3138	1847	2309	2253	2843
Sentinel Ins. Co.	2183	2215	1765	1790	2331	2365	2148	2180	2183	2215	2283	2318	2018	2048	1989	2018	2283	2318
State Farm Fire and Casualty Co.	1028	1494	818	1188	1075	1563	1060	1541	887	1289	1041	1513	1017	1478	675	979	1041	1513
State Farm Mutual Auto Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
United Services Auto Assoc.	864	1092	761	962	829	1047	844	1067	792	1001	828	1046	814	1029	670	848	749	947
USAA Casualty Ins. Co.	966	1221	852	1077	929	1173	946	1195	887	1121	930	1174	912	1152	750	948	839	1060

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 6

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenage children are also drivers. The 48-year-old drives a 2007 Nissan XTerra 4WD to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2006 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old drive a 1989 Ford F350, 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2003 Ford F250, 2WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) None of the drivers have accidents or driving citations.

B) The 50-year-old had an at-fault accident two years ago, on which the insurer paid \$20,000 to settle.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	1389	1676	1312	1582	1336	1611	1521	1838	1312	1581	1460	1763	1324	1596	1023	1227	1460	1763
Allstate Fire & Casualty Ins. Co.	1257	1672	1136	1508	1017	1346	1441	1920	1279	1701	1201	1596	1306	1738	824	1089	1201	1596
Despositors Ins. Co.	1389	1676	1312	1582	1336	1611	1521	1838	1312	1581	1460	1763	1324	1596	1023	1227	1460	1763
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Ins. Co.	1410	1470	1410	1470	1372	1430	1410	1470	1298	1353	1268	1322	1348	1405	1012	1054	1031	1074
Mid-Century Ins. Co.	1798	1869	1472	1528	1668	1733	1634	1697	1452	1508	1989	2066	1682	1746	1106	1147	1511	1569
Mountain West Farm Bureau	1155	1187	867	890	1208	1242	1141	1173	1235	1270	1155	1187	1106	1137	831	853	963	990
National Farmers Union Prop & Cas Co.	720	864	617	740	774	926	803	960	790	947	744	892	734	879	536	644	688	826
Progressive Direct Ins. Co.	2937	3079	2279	2389	2804	2939	2932	3075	2829	2967	2757	2890	2721	2853	2084	2184	2495	2617
Progressive Northwestern Ins. Co.	2249	2358	1922	2015	2433	2552	2227	2336	2157	2263	2760	2895	2309	2423	1693	1775	2176	2280
SAFECO Ins. Co.	2248	2816	1904	2384	2121	2665	2199	2757	2044	2565	2385	3002	2227	2799	1642	2062	2002	2526
Sentinel Ins. Co.	1612	1948	1308	1580	1568	1897	1585	1916	1612	1948	1680	2032	1489	1796	1468	1771	1489	1796
State Farm Fire and Casualty Co.	971	1022	773	814	1016	1069	1002	1055	839	883	983	1035	961	1012	639	673	983	1035
State Farm Mutual Auto Ins. Co.	873	981	697	782	914	1027	902	1012	755	846	885	993	864	970	575	644	885	993
United Services Auto Assoc.	1225	1300	1079	1144	1176	1247	1198	1271	1123	1191	1176	1247	1155	1224	948	1005	1061	1125
USAA Casualty Ins. Co.	1371	1455	1208	1281	1318	1398	1343	1424	1258	1334	1319	1399	1294	1372	1061	1125	1189	1261

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 7

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2008 Isuzu Ascender 5-pass 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Annual total mileage is 5,000

B) Annual total mileage is 10,000

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	249	249	237	237	241	241	268	268	237	237	259	259	239	239	197	197	259	259
Allstate Fire & Casualty Ins. Co.	142	165	128	149	116	134	161	188	144	167	136	157	147	171	95	109	136	157
Depositors Ins. Co.	249	249	237	237	241	241	268	268	237	237	259	259	239	239	197	197	259	259
Farmers Ins. Exchange	140	151	139	150	141	152	172	186	132	143	166	178	153	165	106	114	132	141
Liberty Mutual Fire Ins. Co.	179	183	179	183	174	178	179	183	165	169	161	165	171	175	130	132	132	135
Mid-Century Ins. Co.	328	345	275	288	308	323	301	316	269	282	369	387	314	329	208	217	280	294
Mountain West Farm Bureau	188	220	147	170	196	229	186	217	200	234	188	220	181	212	142	164	161	187
National Farmers Union Prop & Cas Co.	164	164	139	139	178	178	183	183	180	180	170	170	168	168	123	123	159	159
Progressive Direct Ins. Co.	362	362	301	301	351	351	364	364	354	354	347	347	343	343	284	284	324	324
Progressive Northwestern Ins. Co.	273	273	236	236	294	294	270	270	263	263	332	332	280	280	210	210	264	264
SAFECO Ins. Co.	244	244	206	206	225	225	237	237	220	220	252	252	237	237	178	178	210	210
Sentinel Ins. Co.	248	260	218	227	258	271	245	257	248	260	254	267	235	247	233	244	254	267
State Farm Fire and Casualty Co.	158	187	127	150	165	196	163	193	137	162	160	190	156	185	105	124	160	190
State Farm Mutual Auto Ins. Co.	142	169	114	135	149	176	147	174	123	146	144	171	141	167	95	112	144	171
United Services Auto Assoc.	129	140	114	124	123	134	125	136	118	128	123	133	121	132	102	110	112	122
USAA Casualty Ins. Co.	142	155	126	137	136	148	139	151	131	142	136	148	134	146	112	122	124	135

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

CONSUMER CONTACTS FOR PARTICIPATING INSURANCE COMPANIES

ALLIED PROPERTY & CASUALTY INS. CO. Marsha Sharp 1100 Locust St. Des Moines, IA 50391-0203 1-800-532-1436 ex 4272 www.alliedinsurance.com	MID-CENTURY INSURANCE CO. Angela Wedel 4680 Wilshire Blvd Los Angeles, CA 90010 (323)-932-3776 www.farmers.com	SENTINEL INSURANCE CO. www.thehartford.com
ALLSTATE FIRE & CASUALTY INS. CO. Marisol Herrera 2775 Sanders Rd., Suite A5 Northbrook, IL 60062-6127 (847)-402-7351 www.allstate.com	MOUNTAIN WEST FARM BUREAU 931 Boulder Dr Laramie, WY 82070 (307)-745-4835 www.mwfbi.com	STATE FARM FIRE AND CASUALTY CO. STATE FARM MUTUAL AUTOMOBILE Contact a local State Farm Agent www.statefarm.com
DEPOSITORS INSURANCE CO. Marsha Sharp 1100 Locust Des Moines, IA 50391-0203 1-800-532-1436 ex 4272 www.alliedinsurance.com	NATIONAL FARMERS UNION PROP & CASUALTY Jessica Archuleta 5619 DTC Parkway, Ste 300 Greenwood Village, CO 80111 (303)-338-2732 www.nfuic.com	UNITED SERVICES AUTOMOBILE ASSOC. USAA P& C SALES & SERVICE 9800 Fredericksburg Road San Antonio, TX 78288 (210)-913-0611 www.usaa.com
FARMERS INSURANCE EXCHANGE Angela Wedel 4680 Wilshire Blvd Los Angeles, CA 90010 (323)-932-3776 www.farmers.com	PROGRESSIVE DIRECT INS. CO. PROGRESSIVE NORTHWESTERN INS. 10940 White Rock Road Rancho Cordova, CA 95670 1-860-260-3534 network 564-6382 www.progressivedirect.com or www.progressiveagent.com	USAA CASUALTY INSURANCE CO. USAA P& C SALES & SERVICE 9800 Fredericksburg Road San Antonio, TX 78288 (210)-913-0611 www.usaa.com
LIBERTY MUTUAL INS. CO. 175 Berkeley St Mailstop 03J Boston, MA 02116 (617)-654-3795 www.libertymutual.com	SAFECO INSURANCE Contact a Local Safeco Agent Safeco Plaza Seattle, WA 98185 1-800-4SAFECO www.safeconow.com	

Technical Notes:

Some of the companies that participated in this survey have differences in determining the premiums, which we wish to include:

- ***Mountain West Farm Bureau Mutual Insurance Co.***
All Examples – Use liability limits of 25/50/25, medical limits of \$1,000 and 25/50 uninsured and underinsured motorists coverage.
- ***United Services Auto Association and USAA Casualty Insurance Co. –***
USAA Group Property & Casualty products are generally available to active duty U.S. military personnel and their families, National Guard, Selected Reserve, and recently retired or separated personnel.



Compare Automobile Insurance Rates Online:

If you prefer, use the Montana State Auditor's website for quick and easy comparisons of auto and homeowner insurance rates.

Log onto the State Auditor's website at <http://sao.mt.gov>



**Montana State Auditor's Office
840 Helena Avenue
Helena, Montana 59601**

**Toll-Free Hotline
(Outside Helena)
1-800-332-6148
In Helena: 444-2040**

**Fax: 406-444-3497
TDD Phone: 406-444-3246**

**Website: www.sao.mt.gov
E-Mail: stateauditor@mt.gov**

